

ABSTRACT

The present invention relates to a process and device for electronic payment which comprises an operation of 5 opening a communication session between a first user terminal and a merchant server, on a first communication support, such as the Internet.

During said communication session, the user terminal constitutes a single use payment certificate. The user 10 receives, on a second terminal, such as a mobile phone, confidential information such as a password and transmits it to the first support. The correspondence between the information transmitted to the second terminal and that transmitted by the first terminal is verified and if there 15 is correspondence the payment is validated.

Figure 1.